Attention: Health Care Practitioners



[Self Employed] Chiropractors / Osteopaths / Dietitions / Naturopaths / Nutritionists / Dentists / Physical Therapists / Surgeons / Acupuncturists / etc >>> those who work HANDS ON with patients.

REALITY - Our world has "changed" drastically, with major crises hitting us, unlike anything we've seen in generations (COVID-19 Crisis // Global Climate Crisis // etc)!

Aso, it is tragic to witness the successful health care professional - who works tirelessly for 30+ years - only to end up either in poor health, or with little financially, to show for it. In truth, these devoted healers often take better care of their clients / patients than they do of themselves. Because of their punishing hours / constant government red tape / high taxes / soaring malpractice insurance / poor investment decisions / high divorce rates / maxed out credit cards, etc - many are unable to enjoy enough (well deserved) rest & relaxation with their families. Perhaps this describes YOU, or someone you know.

Instead, they usually endure heavy pressures, high stress, and sometimes depression - or worse, they may encounter serious fatigue, health challenges, and/or even face emotional burnout, which in turn, could hinder their ability to serve their client load.





These dedicated professionals are among the hardest working individuals in today's society - with complete focus on TOTAL WELLNESS - of mind, body, emotions, and spirit, for their

grateful clients / patients. They treat them - not as collections of "parts and diseases" - but as WHOLE INDIVIDUALS - searching for the <u>root causes</u> of chronic illness - then, recommending only "safe, natural wellness alternatives" –vs-- the traditional approach, of prescribing "toxic drugs, radiation, and surgery", to treat just the <u>symptons</u> of people's chronic illnesses. Thankfully, informed health consumers are "seeking out" the <u>superior pathway</u> for their health and longevity.

Solution - There IS a proven way for you to reduce the stress, become happier, healthier, and financially more secure, in these uncertain economic times. Yes.



Hello, and WELCOME to this Web Page (PDF)!

My name is **Peter Arnold**. My firm [the Arcom Group] has specialized in working with [self-employed] Business Professionals [mainly Health Care Practitioners] for many years.



By profession, I am a Business and Financial Consultant, a Coach, as well as a Natural Health Advocate [I am currently working on my C.W.C. - i.e. 'Certified Wellness Coach' designation - through the Spencer Institute, which is accredited by the AADP - American Association of Drugless Practitioners]. For a brief Bio, click on <u>image</u>.

As well, I have been associated [part time] with a number of different Home Businesses, in Internet Marketing / Network Marketing / eCommerce Marketing / Affiliate Marketing - and I had the privilege of serving on the Board Of Directors of the Home Biz professional association for four years, representing my country of Canada [ANMP.com].

My family and I moved from Toronto, to live in Atlantic Canada (beautiful P.E.I.), where we joint-ventured with one of our sons to build Canada's first round, ROTATING HOME (with 4 high end Condos on the first floor, where people from around the world come for their summer vacations). It's right on the ocean. If you wish, you can see this >>>> <u>HERE</u>.

Enough about <u>me</u> - let's focus on YOU, and examine the **(3)** steps you can take to truly, **OWN Your Life**. There is a "lot" of information following – I hope you will find it helpful:

A 3 STEP SOLUTION



In this PDF, I will explore with you, **3 STEPS** that together, may provide <u>a better life for YOU</u> and your loved ones -- while at the same time, you pursue your chosen quest to make a difference in the lives of your customers / clients / patients, especially during this horrible PANDEMIC >>> **3 STEPS**.

<u>FACT</u>: People now are turning to 'Alternative' Medicine - in huge numbers - but not necessarily with the right knowledge,

or the latest education they need, in order to make informed decisions. This, in turn, opens up a <u>very large opportunity</u> for someone like you – as an Holistic Health Practitioner - to help many people live healthier and better lives, while also being your OWN boss, in running your practice.

According to the <u>Global Wellness Institute</u> (GWI), the world-wide wellness industry is a **\$4.2 TRILLION market**! It grew by 12.8% between 2018 and 2019 alone! In fact, GWI says that the future of the Wellness Industry will likely have more to do with HOLISTIC health than anything else. **BUT** - there can be a heavy PRICE to pay, for success in this fast growing profession, as indicated at the top of this PDF.

Let's dig in – a 3 STEP Solution - - -



First >>> Look After Y-O-U

These days, every other magazine touts the methods for "self-care" - encompassing everything from hot yoga with goats, to eating hemp seeds, to creating a vision board.

Trained, caring professionals often we think of self-care as "selfish" - or something that they do "after" they have taken care of all their other "duties" and "responsibilities" and "obligations" (especially where a young family is involved).

Terms like - "burnout" - "compassion fatigue" - and "secondary trauma" are used to describe the powerfully negative effects on health care professionals - of working in the high-stress, high-stakes environments of hospitals and outpatient clinics.

These experiences have been shown - not only to negatively impact the health and quality of life of health care providers - but to adversely affect patient outcomes too. "Health care providers need to take ownership of their OWN personal contribution to the climate they work in, and the culture they are creating - but this is not easy to do when already in a state of depletion, and with little information on what strategies may be most helpful to them." (Chatelaine Magazine) ...





The Science Behind Self-Care:

1) Eat some Chocolate - A study published in the journal, "Appetite" earlier this year, revealed that study participants

who ate chocolate once a week or more (but not the white variety) scored better on cognitive performance tests. :>)

- 1) Read for Pleasure Research from the U.K. last year found that reading, for just 30 minutes a week, made participants 20 percent more likely to be satisfied with their lives.
- 2) <u>Scents make Sense</u> In April of last year, British researchers reported that the smell of 'Rosemary Essential Oil' may help people over the age of 65 remember future events and tasks.

Also, 'Plant Based, Organic, Whole Foods' (for your Fruits / Veggies / Starches), can help provide the healing and nourishment that is critically important to overall wellness.

- 3) <u>Hit the Mat</u> American researchers found that 12 minutes of daily yoga with poses like tree and bridge can improve bone density in the spine and femur, especially for those with osteoporosis.
- **4)** <u>Don't Forget your Feet</u> A recent study saw a drop in blood pressure and anxiety levels after participants gave themselves a 45-minute 'foot massage' with a blend of Essential Oils (including lavender and sandalwood) three times a week, for four weeks.

How to Fit Self-Care in, Every - Day - Month - Year:

EVERY DAY - Get Enough Sleep Stretch - Take a Power Nap
 Eat Healthy Meals - Close Your Eyes - Take a Few Deep Breaths
 Exercise - Meditate - Pray - Have Gratitude -- Smile



- EVERY MONTH -- Sleep In -- Buy Fresh flowers, or a New Book

Spend Quality Time with Friends -- Treat Yourself to Your Favorite Meal -- Celebrate Your Body & Take a Selfie!

ONCE A YEAR -- Take a Vacation -- Go to The Spa -- Book a Day or Two off Work,
 Just for Y-O-U - Consider a Cruise

(From Lisa Chu, MD. She is the Founder of "Live Your Medicine: Responding to The Evolutionary Wake-Up Call to Remember Your Love, Your Art, and Your Medicine")

Five (5) Principles of Self-Care - to Get You Started:

2) Move From Reactive to Creative Mode - How? Start with the way you wake up each morning. What do you say to yourself as you open your eyes? What thoughts are going through your mind before you get out of bed? Start noticing whether you are reacting from the minute you start your day (do you check e-mail before getting out of bed?), or taking time to create an intention and mindset that affirms your sense of self before you begin to respond to others.

- 3) <u>Listen to Your Body, Your Intuition, and Your Felt Experience</u>. In a system where you have been selected and trained to trust the power of your mind over all else, and where you have been rewarded for your ability to memorize and answer questions correctly, it is a shift in mindset to begin to listen to the totality of your being, not just your thoughts. How to tune into your body? See the next step.
- **a)-** Find Out What Restores You. Only *you* can know the answer to this. No book, coach, friend, family member, or mentor can tell you. "Restore" is not talking about sleep, alcohol, television, or the Internet. These are distractions, designed to get us out of our bodies and escape into illusion. Restorative activities actually engage our minds and our bodies in a deep, coordinated way, AND provide us with a sense of freedom and joy.

Maybe it's salsa dancing, or skeet shooting, or golf, or badminton, or singing karaoke. In order to find out what truly restores YOUR body and spirit, it requires some exploration, and therefore risk ("adventure"!). You might explore something, and later abandon it when you find out it doesn't work for you. That means you're learning about yourself! Keep going. Listen to that faint, yet definite, inner voice that calls gently to you in the silence of being still, and says ... "Wouldn't that be fun?" or ... "Doesn't that sound interesting?". Then see what happens.

b)- Give Yourself Permission to Feel Good and to Want What you Want. Again, being in a system that has selected and trained you largely for your ability to suppress these feelings, this principle may seem ridiculous to you. As you explore the activities that restore you, and begin to experience the feeling of joy, generated internally, from the connection of mind, body and spirit, you may actually start to feel good!

It may feel criminal to you - like you're a child, breaking the rules, and deserving to be punished. This is your mind talking - not the truth of your felt experience. Allowing yourself to truly "feel good" will take some time and practice, but give yourself not only permission to do it, remind yourself that if you don't know how to feel good yourself ... you will not truly be able to make your patients feel better ... no matter what technology or intervention you are offering them. (Again, from Lisa Chu, MD.)

c)- <u>BONUS</u>: Your FINANCIAL WELLNESS is absolutely "critical" to your overall well-being and happiness. Study this best-seller ... "The 4 Laws of Financial Prosperity".

Bottom Line - The thing is this - as a Holistic Health Practitioner, the chances are you know full well what 'self-care' means! :>) In fact, when you see all these



self-care articles and tips, you're (perhaps) more likely to be "rolling your eyes", thinking "Yes, I DO know that self-care is important - and I DO know that having a break will be beneficial - but I just can't - because" and then you will reel off a long list of reasons.

I'm not here to tell you those reasons aren't valid. We are all living different lives, full of barriers and obstacles. What's interesting however is that, in some cases, these barriers are self-imposed. And mostly, they are made up of negative self-talk, limiting beliefs and cloudy communication. Why not at least "put some of the above advice" to the test?

Maintaining your OWN health and well-being provides the energy and capacity you'll need to endure the challenges that you may face in your role. Good health and well-being mean that you can provide the best care to your customers / clients / patients. Without it, you'll not only deny them that care - you may also deny yourself, an income.



Ignite Your PRACTICE

<u>The BUSINESS Side of Your Practice</u> - Most Health Care Practitioners receive education that focuses on the CLINICAL side of the practice, with little training on the BUSINESS side.

As a result, many (most) are unprepared and "uncomfortable" when it comes to maintaining PROFITABILITY in the clinic or practice (running the business as a "Solo-Entrepreneur" - by attracting new patients, hiring [and retaining] its great staff members, developing leadership skills, networking, choosing office equipment, getting financing / insurance / tax ID, doing budgeting / client billings / etcf / etc ...





<u>OVERWHELM</u>? – Crunched for time? / Feeling squeezed, financially (business is like a treadmill)? - Not having good retention)? / Confused by GOING VIRTUAL? / Hard to "step away", for fear that things might fall apart? / Stress, from worry about RETIREMENT INCOME? / Concerned about "missing out on" important moments, milestones?

You're thinking that your health will deteriorate? / You may even "resent" your practice, or the people you work with, or your clients? / You're looking at potential BURNOUT? ...

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IF Y-E-S >>> THESE KINDS OF WORRIES (HEAVY STRESSES) <u>COULD</u> BECOME A STARK REALITY >>> IF SOMETHING DOES NOT "CHANGE" >>> AND IT COULD HAPPEN S-O-O-N!

MARKETING – Ok, in "addition" to the need for a smart BUSINESS PLAN for the practice - let's touch on a MAJOR factor to your future practice success - as this is a proven SOLUTION - a critical K-E-Y - to your success. Along with providing your clients / patients with your professional, hard earned "expertise" -- ethical "marketing" skills will greatly help you to attract the 'patients' [and cases] you truly want -



to grow your profits -- build and expand your reputation (brand) – allow you to embrace your true purpose --

And even enable you to have a normal LIFE again! :>)

<u>Marketing STRATEGIES</u> – There are many, many effective ways to truly IGNITE your practice growth and success ... Below, we will take a look at ONE way that has proven to be highly successful for many Health Practitioners ...



TRUTH? - The OLD way of building a successful Health Care Business, or Practice, is now >>> a DYING Business Model. You have likely been told ... "Build it - They Will Come" (on the Internet? = **NO**!

Serve clients ONE session at a time ... Build your BRAND ... Online Influence ... Create "tons" of Online CONTENT (Blogs / Websites / Articles, etc!

Spread your word on SOCIAL MEDIA (FB / IN / Twitter / Pinterest / Instagram, etc) ... get featured in Summits / Podcasts, etc / etc / etc! ...

<u>There's a far SMARTER - more PROFITABLE - and more IMPACTFUL way</u> to build your practice - in PERSON (with 'distancing'), <u>or</u> ONLINE! As a Health Professional, you've likely spent tens of thousands (hundreds of thousands) of dollars to get your EDUCATION - you've gone through school / college / university, and you've spent (invested) a LOT of money - and TIME - on that – so, doesn't it make perfect sense to "maximize" each of those investments?? ... And to do so as "effectively" as possible??

As a Business and Financial Consultant, having specialized primarily with Health Care Practitioners, I "have seen" the inefficient and unsuccessful Marketing Strategies being used to build practices, by sticking to OLD methodologies

<u>The FOUNDATION of "every" Business / Practice</u> is ... "getting RESULTS" for your clients / patients!



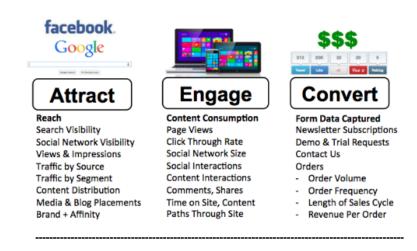
Evidence-based RESULTS are K-E-Y to a healthy, financially strong practice ... raving fans ... less competition ... and a far happier future!:>)

Patients are the heart of your practice, at ALL times (and especially now – with COVID). In fact, they are the reason YOU are 'in business'.

As such, it is important to keep them HAPPY. Happy patients are more likely to return in the future, and they are more likely to recommend you to their family and friends.

Making your patients happy also means more good reviews, which likewise, will help your practice grow. By all means, you can treat your patients to new technologies and expensive amenities - but the things that really make patients happy are FREE

<u>KEY</u> - Patient LOYALTY – and SATISFACTION – are critical to the whole process of successful practice building.



(4) Pieces to the Puzzle = R-E-S-U-L-T-S!

EVERYTHING that you do in your business / practice will fall into one of these few categories ... and, you do NOT need to be confined to the (4) wall Clinic ... or even your Local Area ... if you don't want to be! ... Consider these - - -

- **1)-** You should think of EXPANDING your presence >>> **O-N**-L-I-N-E ... because, if YOU [and/or those you delegate] are not "present" within your business / practice personally working with your clients / patients ... YOU are "not" making any money ... and you're not "servicing" people properly ... and that's not a good thing
- **2)-** You do NOT need to "physically treat" your clients / patients if you don't want to (yes, you "can" maintain your brick-and-mortar presence ... but you should also try to L-E-V-E-R-A-G-E yourself ... **ON**LINE).
- **3)-** You do NOT need a "huge" Online following ... you do NOT even need a WEBSITE ... or a BLOG ... or SOCIAL MEDIA (Websites alone, can "cost you BIG BUCKS" ... and can actually be a "waste" of money YES)!

- **4)-** You do NOT need to be a TECH SAVVY person! Here's all you really need for this to W-O-R-K ...
 - a) True EXPERTISE that can "transform" the lives of your clients / patients
 - b) CONFIDENCE, in being able to truly HELP your clients / patients
 - c) Willingness to be TAUGHT ... to LEARN ... and to take ACTION TOGETHER, these attributes will help propel you to SUCCESS.





< Here's an **OLD** (Outdated) MODEL (for Online Marketing)

Here a much **BETTER** way >

But, there are OTHER top ways as well
... see below.

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(5) KEYS to Grow Your Business / Practice

[1] First, you do NOT need to be FAMOUS in order to become totally Financially Free. By using all of the SHINY OBJECTS out there (Blogging / Podcasting / Writing an eBook / Social Media, etc) ... you cannot pay the bills ... you cannot "pay the mortgage" with Instagram / Pinterest / Facebook Followers ... "unless" they end up "paying" you for your services!

Please no NOT confuse IMPACT - with IMPORTANCE ... you want to "impact lives" ... an "Likes" on Facebook are not the answer.

You want to build your INCOME first ... "then" your INFLUENCE! Most people ONLINE are doing the exact "opposite" ... hoping their INFLUENCE and their CREDENTIALS will help them "generate" the INCOME!

When you "focus" on INCOME ... you're actually focusing on Client / Patient RESULTS!

INCOME is only a "by-product" of VALUE and IMPACT created on people's lives, within the marketplace (that is, on a "specific group" of people in the marketplace ... because you cannot be "everything to everyone")!

IMPACT -- INCOME -- INFLUENCE Cycle ...

YOU => \$\$\$ = PROOF => DESIRE

It ALL starts with YOU ... "solving problems" for your clients / patients ...

And this has "nothing" to do with how many followers you have on Facebook / LinkedIn / Instagram / Pinterest / etc.

[2] You Need to CHARGE MORE (or find ways to ADD INCOME to your business / practice) ... YOU "are" worth it! ... And it's "not" UNETHICAL! ... Do not UNDERVALUE yourself! ... PREMIUM Pricing benefits "everyone" (attracts better clients / patients ... higher prices are usually "more reassuring" to them ... it forces you to create an "amazing RESULT" ... clients / patients have "more invested" = better results ... YOU generate "more PROFIT" - with "less HEADACHES"!

"results" with ONE-OFF Sessions, whenever they want ... sell the OUTCOME ... not the SESSION ("Here's the outcome we're going to achieve ... I'll need to see you twice a week, over the next two months, and it will cost you \$3,000").

PROBLEMS with ONE-ON-ONE Coaching - It's NOT SCALABLE --- it's EXHAUSTING ... it's LESS BENEFICIAL FOR Clients / Patients.



ONLINE - Instead, consider building solid relationships by coaching ONLINE ... but IN <u>GROUPS</u> (VIRTUAL settings) ... Example:

- -- 1) One-On-One = Say, 40 hours per week = 160 hours per month ... at say, \$100/client = \$16,000/month ((less: OVERHEAD) = \$100/HOUR
- -- 2) Group Coaching (with like-minded people) at say, \$3,000/client x 10 clients = \$30,000 (less: OVERHEAD) = \$750/HOUR ((= twice the INCOME as in #1) above ... using only 1/4 of the TIME ...

You've effectively become 8 x more efficient ... with a far more LEVERAGED way of delivering your expertise to your clients / patients))!

-- 3) Premium Priced Group Coaching MASTERCLASS - \$3,000/client - \$5,000/client ... 4-12 Week Program ... easily accomodate 5-50 clients / patients at the same time (ONLINE) ...

Say, on MONDAYS ("teach" - or do up a recording, and present that) ... and say, on THURSDAYS ("Q&A") ... and ALL, at only 2-4 HOURS / WEEK - TOTAL! ... and, you could easily "add in" OPTIONAL eMail Support + Lab Tests, etc.

This is the NEW (smarter) WAY to ... help MORE people ... at a BETTER level ...

And you "free up" YOUR TIME ... incur much LESS STRESS ... while making a "lot" MORE MONEY! :>)

[4] Think GLOBAL ... Act LOCAL! - The INTERNET ... plus TECHNOLOGY ... have given us (YOU) opportunities like never before!

And once done right, YOU will be able to "open up" the DIVIDE which "separates" you from all those potential clients / patients who don't know you exist (yet)! It's just a matter of using your imagination >>> to SUCCEED!

[5] OLD -vs- NEW - The SHORTEST Path is Usually the BEST one! - The OLD WAY to grow your business / practice (Online) was to use a MARKETING FUNNEL (with ReTargeting, via Facebook Ads) ... building relationships => use LEAD MAGNETS (Free eBook, etc) => TRIP WIRE (small \$7-\$10 offer) => CORE OFFER (upsell) => PROFIT MAZIMIZER (higher upsell) => THANK YOU -----vs------

YOU GET BACK WHAT YOU PUT OUT - If you truly "want" Qualified, and Committed, Clients / Patients - your MARKETING needs to reflect this (if you have a "broken leg" - you don't want the doctor to say "Here are a few different phamplets - with a number of ideas on how "best" to fix this" ... NO! ...

You want the doctor to "put on the cast" ... and to tell you..... "Here - we're going to FIX this!" In other words, do not simply give your clients / patients more TIPS - where TRANSFORMATION is needed. Hopefully, the people who contact you are not just "browsing" ... they truly WANT YOUR HELP.... if they're IN PAIN - there's URGENCY to "solve" that problem (YOU)!

(ONII: a a s OFFI: a

(ONline or OFFline)

The PERFECT CLIENT / PATIENT "PIPELINE"

UNKNOWN >>> PREDICTIBLE PROSPECTING (FB Ads [\$20/day] - Not a Blog post!)

<u>TEACH and SELL (Webinar invitation, etc.)</u> >>> ASK & EVALUATE (Fill out a Form of Questions) => COACH & CLOSE (PHO conversation!) >>> THIS is ALL you really need to do - to build a \$Multi-Million Practice!

BUT, you cannot to all this on your OWN! -- WHY?

Facebook Knockdowns! (in the Health & Wellness space, especially!)

Webinar and Pricing mistakes ... PHONE CALL conumdrums

Program structures? ... Creating a "compelling" OFFER!

Do NOT try to RE-INVENT the wheel!

Understand WHAT you want ... WHY you want it ... and for W-H-O (RESULTS!

(3) REASONS YOU'RE IN A GREAT POSITION - RIGHT NOW

- **1)-** You already have "proof of concept" (from your local business / practice and from working with clients / patients)
- **2)-** Facebook gives you access to EVERYONE you could ever want to serve and LinkedIn, even more so
- **3)-** The same PIPELINE can help you grow your EXISTING business / practice -- and/or your VIRTUAL COACHING program!

BONUS

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(3) Excellent Sites - on Practice MARKETING

Click Here

Click Here

Click Here

So YES ... You CAN



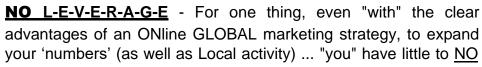
YOUR PRACTICE ... BUT, You ALSO NEED to

See STEP (3) - Next ...



Empower Your FUTURE

First, as good as STEP (2) above is (and it IS) ... by itself, it does NOT go far enough.



<u>Leverage</u> at play ... because it largely "requires YOU" to be doing the planning / execution of such marketing (in order to grow your business / practice) – so, you're very "vulnerable".

True, you could share, or "outsource" some of it – but at the end of the day, it is still pretty much "YOUR Baby" – and if you are SELF EMPLOYED, and you were to get sick, or be away on vacation, or sabbatical, or family leave – your "income likely STOPS" – yet, the BILLS don't stop. NOT good ... especially if there are personal DEBTS to pay down (student loans / start-up capital / mortgage / credit cards / etc)

Here's "another" option - a SMART SOLUTION, to consider.

"In addition to" (not "in place of") **STEP (2)** ... why not look at developing EXTRA INCOME STREAMS - through a **SIDE HUSTLE** of some kind? Yes, it would require some "time" and "energy" [at first], but the benefits can often be substantial. – and particularly so, if you are able to do it FROM HOME – "without" interfering with your business / practice.

<u>MORE</u> - A "good" **Side Hustle** can ... help you PAY OFF DEBTS quicker ... help you MEET NEW PEOPLE, and GROW YOUR NETWORK ... help you PRIORITIZE ... help DIVERSIFY your income (safety) ...help you DEVELOP NEW SKILLS, and HAVE FUN.In fact, choosing the <u>right</u> Side Hustle could also "greatly enhance" <u>both</u> **STEP** (1) and **STEP** (2) above ... IF it was selected wisely, with sufficient care and due diligence.

Some Possibilities ...

Part-Time Lecturing at Health Professions University, or Online Consulting / Health & Medical Transcriptions / Health Writing / Blogging / eCommerce Marketing / Affiliate Marketing / Tele-Health Services / Direct Sales Co / Speaking / Health Coaching Sell on eBay, or Fiverr / Podcasting / Expert Witness / Locums /



Investing / eBooks / Drop-shipping / Network Marketing / Creating Apps / Photography.

Yes, these are all potentials, BUT again, with most - there's really **NO Leverage**.



Consider THIS - a

WELLNESS PROTOCOL



L-E-V-E-R-A-G-E-D

RESIDUAL [on-going] **INCOME Receipts**

Plus >> ENHANCED HEALTH - Plus >> TIME FREEDOM

From HOME - 'Outside' Your Client/Patient Base - PART TIME

NOT Interfering with your Everyday PROFESSIONAL PRACTICE

NO CAPITAL INVESTMENT -- NO SELLING -- NORISK -- AND,

IT HAS CREATED <u>THOUSANDS</u> OF "HAPPY CAMPERS"

IF this idea appeals to you, please let $\underline{\text{ME}}$ know. I will send you full details.

Meanwhile, check THIS out:

The HEALTH + The MONEY + The TIME

- Not Just One or Two ... but ALL THREE are Vital ... for a Successful, Secure, Happy, and Fulfilling Life! -

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